

Exterior-Only Inspection Residential Appraisal Report

54650 File # 34474581

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 10450 W Virginia Ave City Lakewood State CO Zip Code 80226

Borrower Catamount Properties 2018 LLC/Laird, Connie Owner of Public Record Catamount Properties 2018 LLC/Lair County Jefferson

Legal Description Lot: 0007/0008 Block: 004 Glennon Heights Size: 8874/1026

Assessor's Parcel # 055905Alt4916114006 Tax Year 2022 R.E. Taxes \$ 2,034

Neighborhood Name Glennon Heights Map Reference PGM: 281 Census Tract 0117.08

Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 0  per year  per month

Property Rights Appraised  Fee Simple  Leasehold  Other (describe)

Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) Servicing

Lender/Client Wedgewood Inc. Address 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No

Report data source(s) used, offering price(s), and date(s). Jefferson Assessor/Metrolist

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I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

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Contract Price \$ Date of Contract Is the property seller the owner of public record?  Yes  No Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid.

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**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing			Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	95 %			
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	450	Low 30	Multi-Family	0 %			
Neighborhood Boundaries North by Alameda Ave., to the South by West Jewell Ave., to the East by South Garrison St and to the West by West Alameda Pkwy.		900	High 65	Commercial	5 %			
Neighborhood Description No adverse influences observed which would affect marketability. Subject is in a market area of average quality, average to good condition predominately single family semi-custom dwellings. Close proximity to all conveniences.		640	Pred. 51	Other	0 %			

Market Conditions (including support for the above conclusions) In this area, and throughout the metro area, sellers typically pay 0-3 discount points for sales involving new loans. Typical financing in this area involves new FHA, VA or Conventional financing, or loan assumptions. Overall market conditions approximately 30-180 days. The subject market area is considered to be stable within the Denver Metro market.

Dimensions 9900 Per County Records Area 9900 sf Shape Rectangular View N;Res;

Specific Zoning Classification R-1 Zoning Description Single Family Res.

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe

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**SITE**

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	None	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 08059C0303G FEMA Map Date 08/02/2022

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe

Subject site conforms to the market area and offers good site utility. Usual public utility easements.

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Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner

Other (describe) Data Source for Gross Living Area Jefferson County Assessor/MLS

General Description		General Description		Heating/Cooling		Amenities		Car Storage	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None					
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway	# of Cars 2				
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck	Deck	Driveway Surface Concrete				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Wd/Brick/Avg	Fuel Gas	<input checked="" type="checkbox"/> Porch	Covered	<input checked="" type="checkbox"/> Garage	# of Cars 2			
Design (Style) DT2:Split Level	Roof Surface Composition/Avg	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool	None	<input type="checkbox"/> Carport	# of Cars 0			
Year Built 1972	Gutters & Downspouts Yes/Average	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence	Wood	<input type="checkbox"/> Attached <input type="checkbox"/> Detached				
Effective Age (Yrs) 20	Window Type Vyn Slide/Avg	<input type="checkbox"/> Other None	<input type="checkbox"/> Other	None	<input checked="" type="checkbox"/> Built-in				
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)							
Finished area above grade contains: 6 Rooms 3 Bedrooms 3.0 Bath(s)		1,984 Square Feet of Gross Living Area Above Grade							

Additional features (special energy efficient items, etc.) Dual Pane Windows.

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**IMPROVEMENTS**

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3:Based on the exterior inspection from the street view of this appraisal. (See Photos).

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Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No

If Yes, describe. This is not a home inspection, this is a drive by appraisal.

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Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe.

The subject conforms to the market area.

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 550,000 to \$ 775,000		There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 550,000 to \$ 775,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	10450 W Virginia Ave Lakewood, CO 80226	1335 S Ward Way Lakewood, CO 80228	1191 S Kline Way Lakewood, CO 80232	932 S Miller St Lakewood, CO 80226	
Proximity to Subject		1.03 miles SW	0.84 miles S	0.53 miles S	
Sale Price		\$ 675,000	\$ 640,000	\$ 625,000	
Sale Price/Gross Liv. Area	\$ 107.37 sq.ft.	\$ 308.64 sq.ft.	\$ 378.25 sq.ft.	\$ 350.14 sq.ft.	
Data Source(s)		Metrolist#8954292;DOM 13	MLS#3145496;DOM 4	MLS#5354662;DOM 2	
Verification Source(s)		JeffersonAssessor/Metrolist	JeffersonAssessor/Metrolist	JeffersonAssessor/Metrolist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;5000	0	ArmLth Conv;3468	0
Date of Sale/Time		s06/23;c05/23		s04/23;c03/23	
Location	N;Res;	N;Res;		A;BsyRd;	+6,400
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	9900 sf	11628 sf	0	11462 sf	0
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT2;Split-Level	DT2;Split-Level		DT2;Split-Level	
Quality of Construction	Q4	Q4		Q4	
Actual Age	51	53	0	52	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 3.0	7 4 2.1	+3,000	6 3 2.1	+6,000
Gross Living Area	1,984 sq.ft.	2,187 sq.ft.	-13,195	1,692 sq.ft.	+18,980
Basement & Finished Rooms Below Grade	0sf	716sf716sfin 1rr0br0.0ba0o	-5,012 -8,592	0sf	411sf0sfin -2,877
Functional Utility	Average	Average		Average	
Heating/Cooling	Fau/Gas/Cac	Fau/Gas/Cac		Fau/Gas/Cac/Af	-2,000
Energy Efficient Items	Dual Pane Wind	Dual Pane Wind		Dual Pane Wind	
Garage/Carport	2gbi2dw	2gbi2dw		2gd2dw	0
Porch/Patio/Deck	Porch/Deck	Porch/Patio	0	Porch/Deck	-4,500
Fireplace	1-Fireplace	1-Fireplace		1-Fireplace	
Amenities/Options	Min.Updates	Min.Updates		Mod.Updates/3%	-19,200
FenceLandscape	FencLandscape	FencLandscape		FencLandscape	-18,750
Net Adjustment (Total)			\$ -23,799		\$ 7,180
Adjusted Sale Price of Comparables		Net Adj. 3.5% Gross Adj. 4.4%	\$ 651,201	Net Adj. 1.1% Gross Adj. 7.7%	\$ 647,180
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain		There were no sales during the last 36 months.			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.					
Data Source(s) JeffersonAssessor/Metrolist.					
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.					
Data Source(s) JeffersonAssessor/Metrolist.					
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).					
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3	
Date of Prior Sale/Transfer					
Price of Prior Sale/Transfer					
Data Source(s)	JeffersonAssessor/Metrolist	JeffersonAssessor/Metrolist	JeffersonAssessor/Metrolist	JeffersonAssessor/Metrolist	
Effective Date of Data Source(s)	08/07/2023	08/07/2023	08/07/2023	08/07/2023	
Analysis of prior sale or transfer history of the subject property and comparable sales		The subject has not been listed or sold during the last 36 months.			
Summary of Sales Comparison Approach Multiple Listing service, deed records, tax records and Realtors were relied for the sales comparison analysis. Comparable #1,2,&3 are in the same market area as subject property, similar in quality, size, design and utility as subject property. Location adjustment @ 1%. Basement area adjusted @ 7/sf and 12/sf for finish.					
All of the adjustments are based on market extraction not actual cost figures.					
Indicated Value by Sales Comparison Approach \$		640,000			
Indicated Value by: Sales Comparison Approach \$		Cost Approach (if developed) \$		Income Approach (if developed) \$	
640,000		640,163		0	
Market approach is given greatest weight, most accurately reflecting the marketplace. Cost approach has little weight because of difficulty in estimating accrued depreciation. Income approach is not applied because of lack of sufficient rental data.					
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. See attached limited conditions.					
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 640,000, as of 08/07/2023, which is the date of inspection and the effective date of this appraisal.					

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See attached addenda.

"The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, Purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value". No additional Intended Users are identified by the appraiser.

There was no visual inspection of the crawl or scuttle area.

The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use this data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

**ADDITIONAL COMMENTS**

**COST APPROACH TO VALUE (not required by Fannie Mae)**

Provide adequate information for the lender/client to replicate the below cost figures and calculations.  
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is derived from abstract from the market. The cost approach has little value, or is relied on due to the difficulty in determining depreciation. The cost approach cannot be used or relied upon by any other source.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$	190,000
Source of cost data <b>Marshall &amp; Swift</b>	DWELLING	1,984 Sq.Ft. @ \$	318.00	= \$	630,912
Quality rating from cost service <b>A</b> Effective date of cost data <b>06/01/2023</b>		0 Sq.Ft. @ \$		= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	<b>Appliances, Fp, De</b>			= \$	20,000
<b>Land value is typical for the subject's market area and has been derived by abstraction and/or sales available. Cost and depreciation taken from "marshall &amp; Swift publications &amp; adjusted for local cost factors." Physical depreciation is calculated using the age/life method.</b>	Garage/Carport		440 Sq.Ft. @ \$	30.00	= \$ 13,200
	Total Estimate of Cost-New				= \$ 664,112
	Less Physical	Functional	External		
	Depreciation	221,349		= \$(	221,349)
	Depreciated Cost of Improvements			= \$	442,763
	"As-is" Value of Site Improvements			= \$	7,400
Estimated Remaining Economic Life (HUD and VA only) <b>40</b> Years	<b>INDICATED VALUE BY COST APPROACH</b>			= \$	<b>640,163</b>

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated Monthly Market Rent \$ **0** X Gross Rent Multiplier **0** = \$ **0** Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion

Does the project contain any multi-dwelling units?  Yes  No Data Source(s)

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

**PUD INFORMATION**

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER George A. Baumbach  
 Signature   
 Name George A. Baumbach  
 Company Name Precision Appraisal  
 Company Address 6562 South Xenophon St.  
Littleton, CO 80127  
 Telephone Number 303-932-9914  
 Email Address george@thebaumbachs.com  
 Date of Signature and Report 08/07/2023  
 Effective Date of Appraisal 08/07/2023  
 State Certification # CR1319243  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CO  
 Expiration Date of Certification or License 12/31/2023

SUPERVISORY APPRAISER (ONLY IF REQUIRED)  
 Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED  
10450 W Virginia Ave  
Lakewood, CO 80226  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 640,000  
 LENDER/CLIENT  
 Name Clear Capital  
 Company Name Wedgewood Inc.  
 Company Address 2015 Manhattan Beach Blvd, Suite 100  
Redondo Beach, CA 90278  
 Email Address \_\_\_\_\_

SUBJECT PROPERTY  
 Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 COMPARABLE SALES  
 Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

**Supplemental Addendum** File No. 34474581

Borrower	Catamount Properties 2018 LLC/Laird, Connie						
Property Address	10450 W Virginia Ave						
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226
Lender/Client	Wedgewood Inc.						

**Market Area:** The subject is located in an established market area consisting of average quality single family dwellings known as Glennon Heights. The market area consists of 2 story, split-level and ranch style homes built in the 1960's to the 1970's. Room additions and remodeling is common in this area.

The subject is located in Lakewood bordered to the North by Alameda Ave., to the South by West Jewell Ave., to the East by South Garrison St and to the West by West Alameda Pkwy. All support facilities are located within a reasonable distance.

**Site:** The subject is a mostly level interior lot. Drainage appears adequate.

**Improvements:** From the visual exterior inspection and data contained in the MLS and Jefferson Assessor. The subject has new exterior paint and newer insulated windows. The appraiser reserves the right to revise any information that is found to be incorrect that would affect the overall marketability and value. This report is based on an assumption that the information is correct. The subject is subject to a structural inspection report for the foundation issues.

**Comparable Sales:** All of the sales used are from the same market area and are considered to be similar in size, style, quality and market appeal. All of the sales used are recent and require no market change adjustments. All adjustments were based on market extraction, not actual cost figures. These are the best sales in the market area to bracket the subject's property characteristics. An upward adjustment was made on sale 2 for location being inferior to the subject due to backing to a main arterial street which procures added street noise, subject is an interior location. No adjustment was made on all sales for difference in lot sizes due to overall similar utility to the subject and no support from the market. There was no market support for an adjustment for bedroom count difference on sale 1. An across the board positive adjustment was made on all sales for not having 3 full bathrooms. There were no sales at this time with 3 full bathrooms, however, it is common within the subject market area to have 3 full bathrooms. A downward adjustment was made on sale 2 and 3 for having updated kitchens including on both new cabinets, countertops, plumbing fixtures and appliances.

Overall all three sales required a limited degree of adjustments in arriving at the final estimate of value, most weight was placed on sale 1 for being most like the subject with equal placed on sale 2 and 3. Sale 1 has the least amount of net adjustments.

The final estimate is within the value range for the market area based on the overall condition and degree of updating, homes in this area with similar updating are selling for much less and is within the average market exposure time for the market area which is 30-180 days overall.

All adjustments for differences in physical characteristic were based on market extraction not actual cost figures.

No personal property was included in this report, only real property.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

As of this date, George A. Baumbach has completed all the requirements for Continuing Education and am a Certified Residential Appraiser #CR1319243. Under HB the appraiser was engaged by Clear Capital AMC#200000232 and paid a fee of \$220.00

**Supplemental Addendum** File No. 34474581

Borrower	Catamount Properties 2018 LLC/Laird, Connie						
Property Address	10450 W Virginia Ave						
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226
Lender/Client	Wedgewood Inc.						

My comparable search criteria consists of properties that are between 1,500 to 2,400 square feet, and which sold within the past 12 months, and are located within a 1 mile radius of the subject property. My comparable search did not include any sales price or value parameters.

All search documentation has been provided for this report under MLS legal restrictions. This is based on an exterior inspection only.

I acknowledge the photo requirements, and attest that I provided original photos for the following:

- 1) Subject front, streets
- 2) Physical deterioration, recent updates, remodeling, renovation and all characteristics affecting the value based on data, and exterior inspection
- 3) Each of the gridded comparables and aerial photo

The bedrooms and baths listed are consistent with what is reported in the appraisal report. All patio's and porches are included to be either open, covered or enclosed and include their dimensions and dining area, newer plumbing fixtures in all bathrooms, basement finish includes a rec. room, bedroom and bath, Cac.

The bedrooms and baths listed are consistent with what is reported in the appraisal report. All patio's and porches are included to be either open, covered or enclosed.

**Highest and best use**

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.



Market Conditions Addendum to the Appraisal Report

54650  
File No. 34474581

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **10450 W Virginia Ave** City **Lakewood** State **CO** ZIP Code **80226**

Borrower **Catamount Properties 2018 LLC/Laird, Connie**

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	2	3	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.17	0.67	1.00	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	3.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	600,000	720,000	680,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	10	12	8	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	600,500	722,000	682,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	3	5	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale Price as % of List Price	0	0	.99	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent?  Yes  No  
 Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Seller concessions are common but not predominate in this market area. The trend seems to be stable over the prior 12 months. THE APPRAISER NOTES THE INFORMATION WAS BASED ON WHAT COULD BE OBTAINED FROM THE MARKET. The appraiser reserves the right to correct any data that is contrary to what was reported. \*The appraiser notes that these percentages include homes that have been purchased on "as is" condition, then fixed up to resale. It does necessarily represent increasing value standards.**

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

**Minimum foreclosures and short sales are in subject market area. The market appears to have stabilized in the Denver Metro market area at this time.**

Cite data sources for above information. **Information obtained from the Denver MLS system and a review of comparable listings and sales in the subject's market area.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

**ACTIVE LISTINGS:** The available information in this market does not record active listings in any period or time except for the currently available active listings. Discussions with the Denver MLS are on-going in an attempt to have them provide this information.(OR under contract, expired and withdrawn listings were analyzed to see when they were listed to help determine the "total number of active listings" prior to those that are now actively listed) **MONTHS OF HOUSING SUPPLY:** the "Months of Housing Supply" calculated above is not representative of "marketing time"(homes that actually sell )since many homes are listed too high and are removed from the market. the **Days-on-market"(DOM)** for this market segment is actually from 30-160 days which better represents those homes realistically listed. **AVERAGE VS. MEDIAN:** the date available from this market area does not offer "median" figure, a range of value has been "average" which has been used in this analysis.(IDENTIFY WHICH FIELDS). In order to better approximate a "median" figure, a range of value has been used is inclusive of properties felt to be comparable but which excludes potential outlier that might distort the average.

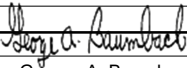
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature   
 Appraiser Name **George A. Baumbach**  
 Company Name **Precision Appraisal**  
 Company Address **6562 South Xenophon St., Littleton, CO 80127**  
 State License/Certification # **CR1319243** State **CO**  
 Email Address **george@thebaumbachs.com**

Signature \_\_\_\_\_  
 Supervisory Appraiser Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 State License/Certification # \_\_\_\_\_ State \_\_\_\_\_  
 Email Address \_\_\_\_\_

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

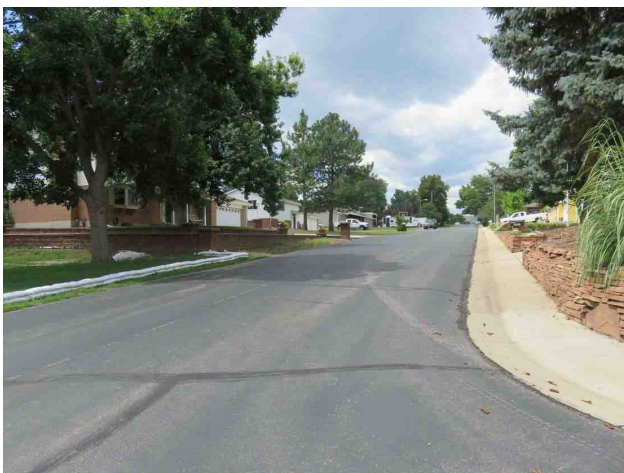
## Subject Photo Page

Borrower	Catamount Properties 2018 LLC/Laird, Connie						
Property Address	10450 W Virginia Ave						
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226
Lender/Client	Wedgewood Inc.						



### Subject Front

10450 W Virginia Ave  
Sales Price  
Gross Living Area 1,984  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 3.0  
Location N;Res;  
View N;Res;  
Site 9900 sf  
Quality Q4  
Age 51



### Subject Street



### Subject Street

## Comparable Photo Page

Borrower	Catamount Properties 2018 LLC/Laird, Connie				
Property Address	10450 W Virginia Ave				
City	Lakewood	County	Jefferson	State	CO
Zip Code	80226				
Lender/Client	Wedgewood Inc.				



### Comparable 1

1335 S Ward Way  
 Prox. to Subject 1.03 miles SW  
 Sale Price 675,000  
 Gross Living Area 2,187  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View N;Res;  
 Site 11628 sf  
 Quality Q4  
 Age 53



### Comparable 2

1191 S Kline Way  
 Prox. to Subject 0.84 miles S  
 Sale Price 640,000  
 Gross Living Area 1,692  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.1  
 Location A;BsyRd;  
 View N;Res;  
 Site 13939 sf  
 Quality Q4  
 Age 52



### Comparable 3

932 S Miller St  
 Prox. to Subject 0.53 miles S  
 Sale Price 625,000  
 Gross Living Area 1,785  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 11462 sf  
 Quality Q4  
 Age 47

Borrower	Catamount Properties 2018 LLC/Laird, Connie	File No. 34474581
Property Address	10450 W Virginia Ave	
City	Lakewood	County Jefferson State CO Zip Code 80226
Lender/Client	Wedgewood Inc.	

### APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

### Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Reasonable Exposure Time** (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: \_\_\_\_\_  
 30-90 days under current market conditions.

### Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

**APPRAISER:**

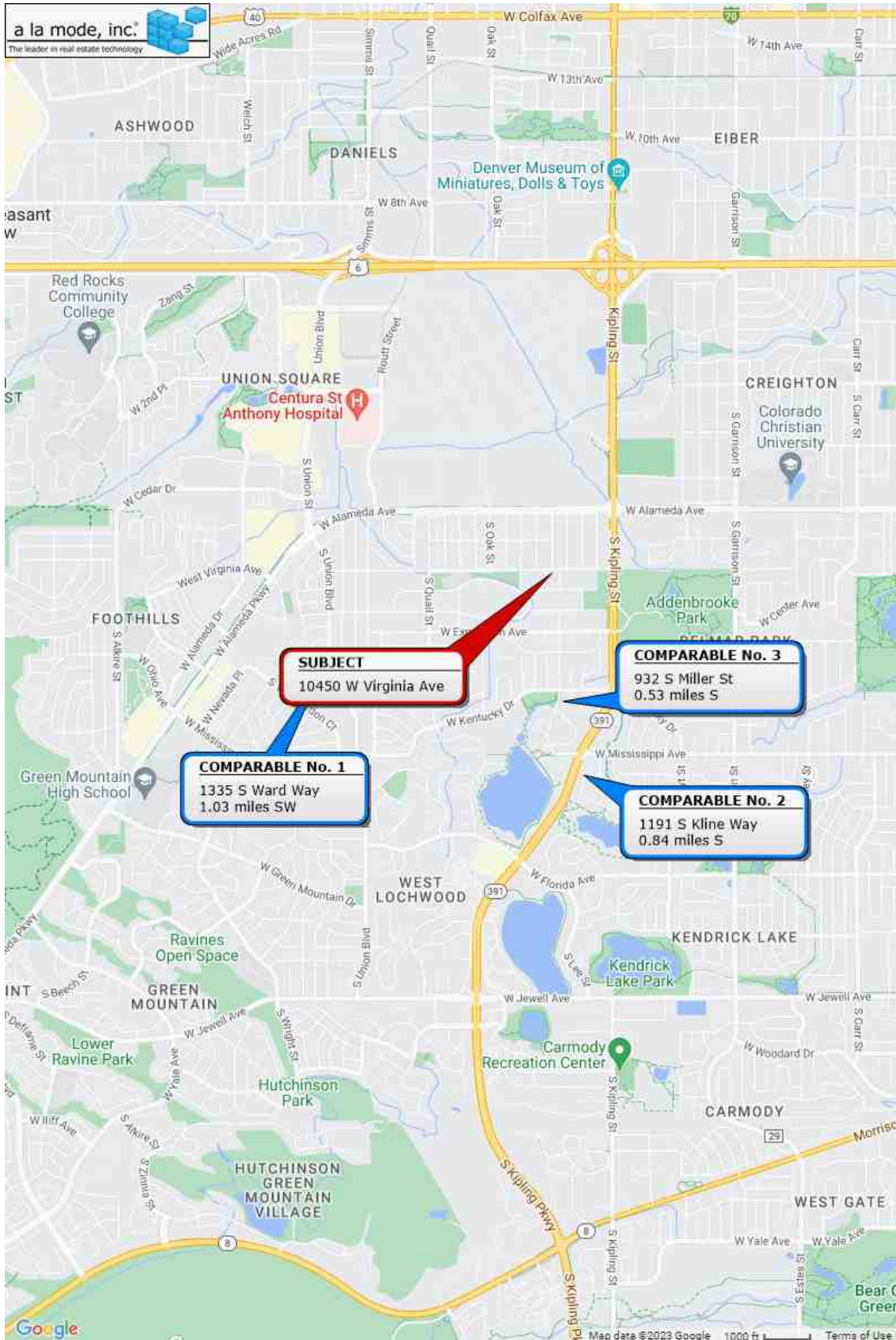
Signature: George A. Baumbach  
 Name: George A. Baumbach  
 State Certification #: CR1319243  
 or State License #: \_\_\_\_\_  
 State: CO Expiration Date of Certification or License: 12/31/2023  
 Date of Signature and Report: 08/07/2023  
 Effective Date of Appraisal: 08/07/2023  
 Inspection of Subject:  None  Interior and Exterior  Exterior-Only  
 Date of Inspection (if applicable): 08/07/2023

**SUPERVISORY or CO-APPRAISER (if applicable):**

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
 Date of Signature: \_\_\_\_\_  
 Inspection of Subject:  None  Interior and Exterior  Exterior-Only  
 Date of Inspection (if applicable): \_\_\_\_\_

## Location Map

Borrower	Catamount Properties 2018 LLC/Laird, Connie				
Property Address	10450 W Virginia Ave				
City	Lakewood	County	Jefferson	State	CO
Zip Code	80226				
Lender/Client	Wedgewood Inc.				



# Aerial Map

Borrower	Catamount Properties 2018 LLC/Laird, Connie						
Property Address	10450 W Virginia Ave						
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226
Lender/Client	Wedgewood Inc.						



# License

## License

George Baumbach CR1319243

George Alexander Baumbach  
6562 S Xenophon St  
Littleton, CO 80127

State of Colorado  
Department of Regulatory Agencies  
Division of Real Estate



Board of Real Estate Appraisers

George Alexander Baumbach

Certified Residential Appraiser

*Marcia Waters*

Director: Marcia Waters

License #: CR1319243  
Status: Active  
Expires: 12/31/2023

**COPY**

For the most up to date information regarding this credential, visit <http://dora.colorado.gov/dre>